



DEPARTMENT OF PLANNING & ZONING
INTEROFFICE MEMORANDUM

TO: Board of County Commissioners
VIA: Terry L. Shannon, County Administrator *TL5*
VIA: J. Mark Willis, Director *[Signature]*
VIA: Britany J. Waddell, AICP, Deputy Director, Planning *BW*
VIA: Jenny Plummer-Welker, AICP, Long Range Planner *JP*
FROM: Ronald Marney, AICP, CFM, Environmental Planner II *RM*
DATE: September 28, 2017
SUBJECT: Community Rating System (CRS) Annual Recertification

Background:

As part of the on-going efforts to participate in the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) Program, the Department of Planning & Zoning is completing Calvert County's annual CRS recertification. FEMA approved the county's participation in the CRS program in January 2015 with a May 1, 2015, effective date. Property owners located within the 100-year floodplain receive a 10 percent discount on their insurance premiums annually under Calvert County's participation in the CRS program.

Discussion:

As part of the annual recertification process, the Department of Planning & Zoning must certify that it is continuing to participate in the CRS program in the same or higher capacity as presented to FEMA at the time of the CRS program application by completing the attached form CC-213 and the accompanying documentation. In addition, as part of the recertification process, the Department of Planning & Zoning is providing the annual progress report on the Calvert County Flood Mitigation Plan.

Conclusion/Recommendation:

Staff recommends that the Board of County Commissioners sign the form CC-213 for the CRS annual recertification.

Fiscal Impact:

The fiscal impact of participating in the CRS program includes the annual mailings associated with the required outreach to property owners located on the floodplain, and to professionals in the real-estate and banking industries. Information provided in the mailings include: how to identify if a property is located in the 100-year floodplain, mandatory flood insurance requirements, flood preparedness measures, financial assistance, etc. These costs and salary for staff time required to prepare the recertification are currently absorbed by the Coast Smart Communities Initiative Grant from the National Oceanic and Atmospheric Administration (NOAA) and administered through the Maryland Department of Natural Resources (DNR).

Attachments:

Form CC-213
Calvert County Mitigation Plan Annual Progress Report

CC-213 Form
Federal Emergency Management Agency
Community Rating System
Calvert County, MD Annual Recertification
October 2017

Community Calvert County State MD CID 240011
County Calvert

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

CC-213 Recertification

Recertification Due Date: October 15, 2017		
If there are any changes or corrections to the information below, please cross out the old item and write in the correction.		
	Chief Executive Officer	CRS Coordinator
Name	Tom Hejl	Ronald Marney
Title	Board President, County Commissioners	Environmental Planner
Address	175 Main Street	150 Main Street
	Prince Frederick, MD 20678	Prince Frederick, MD 20678
Phone		410-535-1600
E-mail	Tom.Hejl@calvertcountymd.gov	Ronald.Marney@calvertcountymd.gov

I hereby certify that Calvert County is continuing to implement the activities on the attached pages as credited under the Community Rating System and described in our original application to the CRS and subsequent modifications.

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area (SFHA) shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the SFHA is reduced by the amount of National Flood Insurance Program (NFIP) flood insurance coverage (structure and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signed _____ (Chief Executive Officer)

Community Calvert County State MD CID 240011
County Calvert

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

Your community has been verified as receiving CRS credit for the following activities. If your community is still implementing these activities the CRS coordinator is required to put his or her initials in the blank and attach the appropriate items. The numbers refer to the activity number which is found in the CRS Coordinator's Manual. If the word "attached" is used you must provide documentation material for that activity. If no material has been acquired for that activity please explain why there is no material from the past year.

- LM 310 EC: We are maintaining Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area.
- LM 310 EC: Attached is the permit list for new or substantially improved structures that have been completed in the last year. Attachment A
- LM 310 EC: Attached are the Elevation Certificates for new or substantially improved structures that have been completed in the last year that are included on the above permit list. Attachment B
- LM 310 EC: We continue to make copies of Elevation Certificates on newer properties available at our present office location.
- LM 320 MI: We are providing basic flood information, additional FIRM information, , flood depth data, and historical flood information to inquirers.
- LM 320 MI: Attached is a copy of the publicity for the credited elements of this service this year. Attachment C
- LM 320 MI: Attached is a copy of one page of the log, a letter, or other record that we kept on this service this year. Attachment D
- LM 320 MI: We are continuing to keep our FIRM updated and maintain old copies of our FIRM.
- LM 330 OP: Attached are copies of all outreach projects conducted this year.
Attachment E
- LM 350 WEB: We continue to conduct an annual review and update of the information and links in our flood protection website.
- LM 420 OSP: We continue to preserve our open space in the floodplain.


Community Calvert County State MD CID 240011
County Calvert

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

- RM 420 OSI: We continue to enforce our ordinance(s) for or open space incentives. ☐ Initial here if you have changed the allowable density of development in any of your zoning districts, rezoned parcels in the floodplain or changed your open space incentives. Attach a copy of the amendment. Not Applicable
- RM 430: We continue to enforce the following regulations in our floodplain: (development limitations, freeboard for new and substantial improvement construction, foundation protection, protection of critical facilities, enclosure limits, local drainage protection, and elevation of new and replacement homes in existing manufactured home parks. ☐ Initial here if you have amended your floodplain regulations. Attach a copy of the amendment. Not Applicable
- RM 430 BC: We continue to enforce our current building code. ☐ Initial here if you have amended your building code. Attach a copy of the amendment. Not Applicable
- RM 430 RA-1: We continue to employ those staff credited for attaining their CFM, and those who have attended the credited training courses.
- RM 440 AMD: We continue to use and update our flood data maintenance system on an annual basis as needed.
- RM 440 BMM: We continue to maintain our system of Benchmarks. ☐ Initial here if any Benchmarks were found to be missing or inaccurate. Attach a copy of the correct elevation or a description of the missing Benchmark. Not Applicable
- RM 440 FM: We continue to maintain our historical Flood Hazard Boundary Map, FIRMs and Flood Insurance Studies.
- RM 450 SMR: We continue to enforce the stormwater management and low impact development provisions of our zoning, subdivision and building code ordinances for new developments in the watershed. ☐ Initial here if you have amended your stormwater management regulations. Attach a copy of the amendment. Not Applicable
- RM 450 ESC/WQ: We continue to enforce the provisions of our zoning, subdivision and building codes as they pertain to erosion and sediment control and water quality.
- RM 502 RL: We currently have 38 repetitive loss properties and send our notice to 521 properties in the repetitive loss areas.
- RM 502 RL: Attached is a copy of this year's notice on property protection, flood insurance and financial assistance that we sent to our repetitive loss areas. Attachment E
- RM 510 FMP: Attached is a copy of our floodplain management plan's annual progress. Attachment F

Community Calvert County State MD CID 240011
County Calvert

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

 510 FMP: We have provided copies of this progress report to our governing board, local media, and the state NFIP Coordinating office.

NOTE: Please do not mail or ship packages that need a signature. We will confirm receipt of your recertification submittal.

Additional Comments:

Attachments:

Community Calvert County State MD CID 240011
 County Calvert

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

CRS Program Data Table	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last	566		
2. Number of new buildings constructed since last report	+ 0	N/A	216
3. Number of buildings removed/demolished since last report	- 0	N/A	
4. Number of buildings affected by map revisions since last report (+	0	N/A	
5. Number of buildings affected by corporate limits changes (+ or -)	0	N/A	
6. Current total number of buildings in the SFHA (bSF) (total lines 1-	566		
7. Number of substantial improvement/damage projects since last re-	2	N/A	
8. Number of repetitive loss properties mitigated since last report	0	N/A	0
9. Number of LOMRs and map revisions (not LOMAs) since last re-	0		
10. Acreage of the SFHA (aSFHA) as of the last report (line 13, last	14,324		
11. Acreage of area(s) affected by map revisions since last report (+	0	N/A	
12. Acreage of area(s) affected by corporate limits changes (+ or -)	0	N/A	
13. Current acreage of the SFHA (aSFHA) (total lines 10-12)	14,324		
14. Primary source for building data: <u>FEMA's GIS FIRM Data</u>			
15. Primary source for area data: <u>FEMA's GIS FIRM Data</u>			
16. Period covered: <u>October 1, 2016 - September 30, 2017</u> Current FIRM date <u>Nov. 19, 2017</u>			
<i>If available, the following data would be useful:</i>			
17. Number of new manufactured homes installed since last report			
18. Number of other new 1-4 family buildings constructed since last report			
19. Number of all other buildings constructed/installed since last report			

Comments:

(Please note the number of the line to which the comment refers.)

ATTACHMENT A

Permit List for New or Substantially Improved Structures (October 1, 2016 – September 15, 2017)

**CC-213 Form
Community Rating System
Calvert County, MD Annual Recertification**



Mark Willis, Director

**CALVERT COUNTY
DEPARTMENT OF
COMMUNITY PLANNING & BUILDING**

150 Main Street
Prince Frederick, Maryland 20678
410-535-2348 • 301-855-1243
Fax: 410-414-3092

Board of Commissioners
Mike Hart
Tom Hejl
Pat Nutter
Evan K. Slaughenhoupt Jr.
Steven R. Weems

Attachment A

Calvert County Community Rating System Annual CRS Recertification

October 1, 2016 – September 30, 2017

CC-213 Recertification Form Attachment

310: Permit list for new and substantially improved structures.

<u>Calvert County Project List for CRS Recertification, October 1, 2017</u>				
Address	Status of construction	Elevation Certificate (attached) Y or N	Permit #	Comments
8252 Patuxent Ave. Broomes Island, MD	In progress	No, project in progress	Building: AP# 17-1060 Grading AP# 17-1265	Agreement to Submit an Elevation Certificate and Declaration of Land Restriction (Nonconversion Agreement) on file
10971 Park Drive Lusby, MD	Completed	Yes	Building: AP #17-545165 Grading: AP #17-545166	This is a property that was elevated via the FEMA Hazard Mitigation Grant.
11015 Beach Drive Lusby, MD	Completed	Yes	Building: AP #17-546328 Grading: AP #17-546329	This is a property that was elevated via the FEMA Hazard Mitigation Grant.

ATTACHMENT B

Elevation Certificates for Completed Projects in the Floodplain

**CC-213 Form
Community Rating System
Calvert County, MD Annual Recertification**

Important: Follow the instructions on pages 1–9.

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name Matthew Lehtonen				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 10971 Park Drive				Company NAIC Number:	
City Lusby		State Maryland		ZIP Code 20657	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Lots 9 & 10 Block G Section 1 Cove Point Beach					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>					
A5. Latitude/Longitude: Lat. <u>N382247.11</u> Long. <u>W0762332.45</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance					
A7. Building Diagram Number <u>1A</u>					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) <u>1063.00</u> sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>11</u>					
c) Total net area of flood openings in A8.b <u>1772.00</u> sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A9.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number Calvert County 240011			B2. County Name Calvert		B3. State Maryland
B4. Map/Panel Number 24009C0219	B5. Suffix G	B6. FIRM Index Date 12-16-2011	B7. FIRM Panel Effective/ Revised Date 11-19-2014	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) 4.0
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 10971 Park Drive			Policy Number:
City Lusby	State Maryland	ZIP Code 20657	Company NAIC Number

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

- C1. Building elevations are based on: ☐ Construction Drawings* ☒ Building Under Construction* ☐ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

- C2 Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO.
Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: H-134 Vertical Datum: NAVD 1988

Indicate elevation datum used for the elevations in items a) through h) below

☐ NGVD 1929 ☒ NAVD 1988 ☐ Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- | | | | |
|---|-------|--|---------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) | 4.30 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| b) Top of the next higher floor | 12.70 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only) | | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| d) Attached garage (top of slab) | | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building
(Describe type of equipment and location in Comments) | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG) | 3.20 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG) | 3.90 | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support | N/A | <input type="checkbox"/> feet | <input type="checkbox"/> meters |

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☐ No ☐ Check here if attachments.

Certifier's Name
Jeffrey L. Tewell

License Number
21270

Title
Professional Land Surveyor

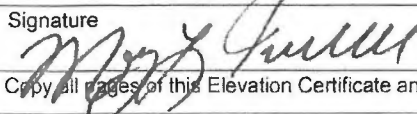
Company Name
Collinson, Oliff & Associates, Inc.

Address
P.O. Box 2209

City
Prince Frederick

State
Maryland

ZIP Code
20657

Signature


Date
04-27-2017

Telephone
(410) 535-3101

Ext.



Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)
No equipment installed at time of field work, house is under construction.

ELEVATION CERTIFICATEOMB No. 1660-0008
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 10971 Park Drive			Policy Number:	
City Lusby	State Maryland	ZIP Code 20657	Company NAIC Number	
SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)				
<p>For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.</p> <p>E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).</p> <p style="margin-left: 20px;">a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ <input type="checkbox"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above or <input type="checkbox"/> below the HAG.</p> <p style="margin-left: 20px;">b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ <input type="checkbox"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above or <input type="checkbox"/> below the LAG.</p> <p>E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ <input type="checkbox"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above or <input type="checkbox"/> below the HAG.</p> <p>E3. Attached garage (top of slab) is _____ <input type="checkbox"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above or <input type="checkbox"/> below the HAG.</p> <p>E4. Top of platform of machinery and/or equipment servicing the building is _____ <input type="checkbox"/> feet <input type="checkbox"/> meters <input type="checkbox"/> above or <input type="checkbox"/> below the HAG.</p> <p>E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown. The local official must certify this information in Section G.</p>				
SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION				
The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.				
Property Owner or Owner's Authorized Representative's Name				
Address	City	State	ZIP Code	
Signature	Date	Telephone		
Comments				
<input type="checkbox"/> Check here if attachments.				

ELEVATION CERTIFICATEOMB No. 1660-0008
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 10971 Park Drive			Policy Number:
City Lusby	State Maryland	ZIP Code 20657	Company NAIC Number
SECTION G – COMMUNITY INFORMATION (OPTIONAL)			
The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.			
G1. <input type="checkbox"/> The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)			
G2. <input type="checkbox"/> A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.			
G3. <input type="checkbox"/> The following information (Items G4–G10) is provided for community floodplain management purposes.			
G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate of Compliance/Occupancy Issued	
G7. This permit has been issued for: <input type="checkbox"/> New Construction <input type="checkbox"/> Substantial Improvement			
G8. Elevation of as-built lowest floor (including basement) of the building: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters Datum _____			
G9. BFE or (in Zone AO) depth of flooding at the building site: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters Datum _____			
G10. Community's design flood elevation: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters Datum _____			
Local Official's Name		Title	
Community Name		Telephone	
Signature		Date	
Comments (including type of equipment and location, per C2(e), if applicable)			
<input type="checkbox"/> Check here if attachments			

ELEVATION CERTIFICATE

BUILDING PHOTOGRAPHS

See Instructions for Item A6

OMB No. 1660-0008

Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.

FOR INSURANCE COMPANY USE

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
10971 Park Drive

Policy Number:

City
Lusby

State
Maryland

ZIP Code
20657

Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

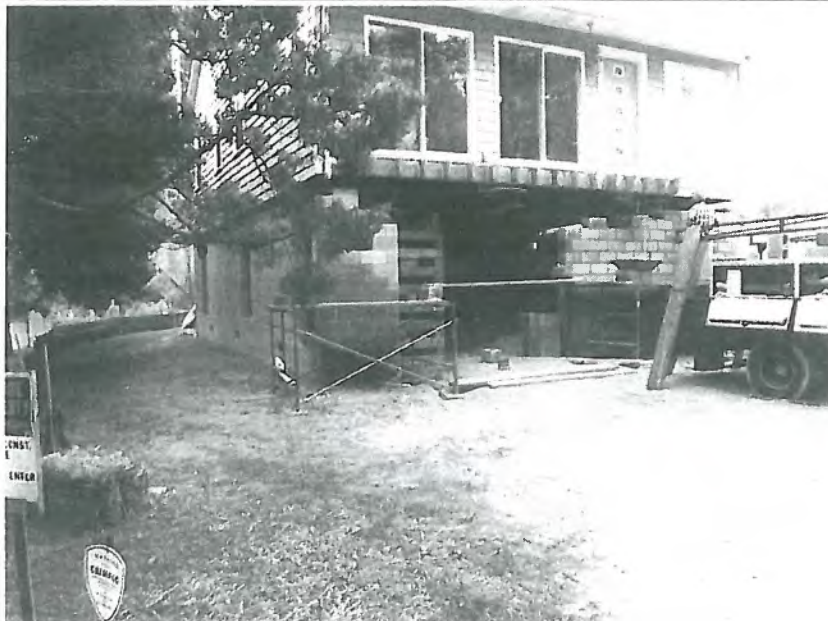


Photo One

Photo One Caption East side

Clear Photo One



Photo Two

Photo Two Caption West side

Clear Photo Two

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1–9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name Diana J. Falcone				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 11015 Beach Drive				Company NAIC Number:	
City Lusby		State Maryland		ZIP Code 20657	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Lots 5 & 6 Block D Section 1 Cove Point Beach					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>					
A5. Latitude/Longitude: Lat. <u>N382247.23</u> Long. <u>W0762325.89</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number <u>8</u>					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) <u>1483.00</u> sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>14</u>					
c) Total net area of flood openings in A8.b <u>1703.00</u> sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A9.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number Calvert County 240011			B2. County Name Calvert		B3. State Maryland
B4. Map/Panel Number 24009C0219	B5. Suffix G	B6. FIRM Index Date 12-16-2011	B7. FIRM Panel Effective/ Revised Date 11-19-2014	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) 4.0
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

ELEVATION CERTIFICATEOMB No. 1660-0008
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 11015 Beach Drive			Policy Number:
City Lusby	State Maryland	ZIP Code 20657	Company NAIC Number

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)C1. Building elevations are based on: ☐ Construction Drawings* ☒ Building Under Construction* ☐ Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: H-134 Vertical Datum: NAVD 1988

Indicate elevation datum used for the elevations in items a) through h) below.

☐ NGVD 1929 ☒ NAVD 1988 ☐ Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	<u>4.10</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
b) Top of the next higher floor	<u>6.90</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
d) Attached garage (top of slab)	_____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	<u>N/A</u>	<input type="checkbox"/> feet	<input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	<u>3.30</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	<u>4.00</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	<u>N/A</u>	<input type="checkbox"/> feet	<input type="checkbox"/> meters

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? ☒ Yes ☐ No ☐ Check here if attachments.

Certifier's Name Jeffrey L. Tewell	License Number 21270
Title Professional Land Surveyor	
Company Name Collinson, Oliff & Associates, Inc.	
Address P.O. Box 2209	
City Prince Frederick	State Maryland
ZIP Code 20657	



Signature 	Date 05-26-2017	Telephone (410) 535-3101	Ext.
---------------	--------------------	-----------------------------	------

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)
No equipment installed at time of field work, house is under construction.

ATTACHMENT C

Annual Outreach Letter to Target Audience of Realtors, Lenders and Insurance Agents

**CC-213 Form
Community Rating System
Calvert County, MD Annual Recertification**



Director: Mark Willis

CALVERT COUNTY DEPARTMENT OF PLANNING & ZONING

150 Main Street
Prince Frederick, Maryland 20678
410-535-2348 • 301-855-1243
Fax: 410-414-3092

Board of Commissioners
Mike Hart
Tom Hejl
Pat Nutter
Evan K. Slaughenhaupt Jr.
Steven R. Weems

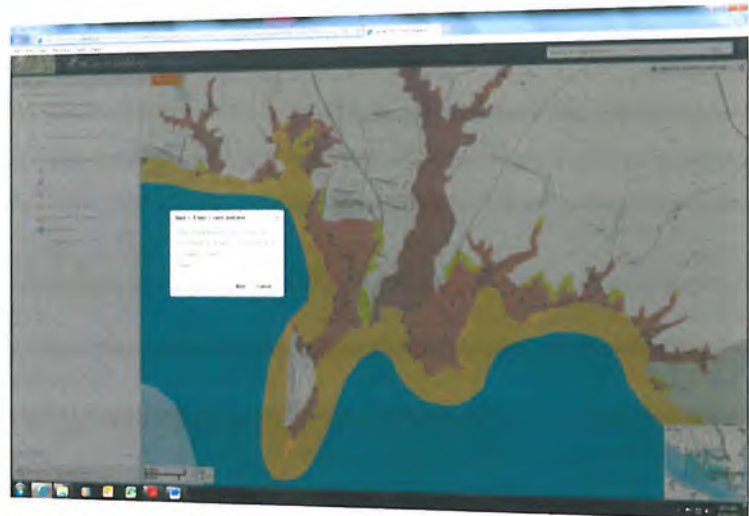
Floodplain Information Available to County Residents and the Real Estate, Lending and Insurance Industries

You are receiving this letter because you work in the real estate, lending or insurance industries and interact with Calvert County citizens who own land in the floodplain. Below is a list of available resources and information about activities in the floodplain that may be useful to you or your clientele.

Find out which flood zone a property lies in by one of the following tools:

- **Calvert County's Interactive Floodplain Map:** Go to:

http://calvertgis.co.cal.md.us/Html525/Index.html?configBase=http://calvertgis.co.cal.md.us/Geocortex/Essentials/GE43_Prod/REST/sites/Flood_Hazard_Map/viewers/HTML5/virtualdirectory/Resources/Config/Default. Type an address into "Find an Address" and the map will locate the property and show the flood zone, the base flood elevation and if the property is impacted by wave action.



- **Google Earth:** Go to the Federal Emergency Management Agency's (FEMA) website and follow the directions contained in the "Stay Dry" publication. http://crsresources.org/files/300/google_earth_and_flood_maps.pdf.
- **Calvert County's Department of Community Planning and Building's Floodplain Manager:** Calvert County's floodplain manager can determine if a property is located in the floodplain and provide information a resident needs to know about building in the floodplain. CPB's Floodplain Manager may be contacted at 410-535-1600, ext. 2238 or swartzjd@co.cal.md.us.
- **Floodplain Insurance Rate Map (FIRMS):** FEMA maintains Flood Insurance Rate Maps (FIRMs) for property owners and local jurisdictions to use when identifying if a property is located in the floodplain. Visit CPB at the County Services Plaza, 150 Main Street, 3rd Floor, Prince Frederick, MD 20678 to look at the maps in person. CPB has current and older versions of FIRMs, flood insurance studies and elevation certificates on file.



NA14NOS4190125 from the Office of Ocean and Coastal Resource Management (OCRM), National Oceanic and Atmospheric Administration (NOAA), and through the Maryland Department of Natural Resources Chesapeake and Coastal Program. The statements, findings, conclusions and recommendation are those of the author and do not necessarily reflect the views of NOAA or the U.S. Department of Commerce.



About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. Calvert County participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and content coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a FEMA FIRM. The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks and credit unions that are regulated, supervised or insured by federal agencies such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration and FEMA disaster assistance.

How it Works: When making, increasing, renewing or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25 percent of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones). Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises such as Freddie Mac and Fannie Mae, may have stricter requirements.

Elevation Certificates

If a structure is newly constructed, reconstructed, rehabilitated, added onto or improved, and if it costs 50 percent or more of the market value, a Final Construction Elevation Certificate (EC) must be completed. The county keeps ECs on file.

Mandatory Flood Insurance

Elevation certificates are needed to obtain National Flood Insurance, which will be required by insurance agents. See the "About Mandatory Purchase of Insurance" below for more information about mandatory flood insurance requirements.

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ATTACHMENT D

Service Log

**CC-213 Form
Community Rating System
Calvert County, MD Annual Recertification**

Calvert County, MD CRS Program Log in of Email, Walk-in and Telephone Information Inquiries

Date	Type of Corrspond. (Code)	Address	Panel #, Suffix & Firm Date	Community Number	Flood Zone	BFE (feet)	If SFHA, tell about mandatory flood insurance	Discussions of: LiMWA, Coastal erosion, Predict to flood b/c sea level rise, Natural floodplain functions (wetlands, sensitive areas), local drainage issues, Historical flooding, Repetitive Loss Area
5/6/2015	T/L	75 Charles St, Solomons, MD	0052 G	240011	AE	5	X	LiMWA present
5/6/2015	T	4095 Penkert, Broomes Island	0195 G	240011	AE	5	X	336sf accessory structure
5/7/2015	L	75 Charles St, Solomons	0052 G	240011	AE	5	X	Written request from the underwriter
5/26/2015	H,V	6413 Randle	0095 G	240011	VE	6		Structure on cliffs not in SFHA
5/22-26/15	H,V,L	No Thyme for Cooking	0052 G	240011	VE	9	X	Restaurant remodel
5/28/15	W,V	2821 Beach, Neeld	0135 G	240011	AE,AO,VE	6	X	VE regs should be followed
5/28/15	T	1045 Penkert	0195 G	240011	AE	5	X	Shed
6/2/15	T	GretchenClark;Neeld	0195 G	240011	AE or AO	5	X	Elevate dwelling
6/10/15	T	Chris,Home Services	0091 G	240100	AE	4	X	Calvert County does not regulate FP in the municipalities
6/11/2015	W	Carson	0195 G	240011	AE	5	X	Elevate dwelling
6/29/15	W	Howdyshell	0195 G	240011	VE	8	X	Remodel/substantial improvement
7/1/2015	WV	Neeld estates/Grant	0135 G	240011	AO AE VE	6	X	Elevate 4 dwellings w/ grant
8/11/15	VW	Carpenter Beach	0135 G	24011	Unmapped	6	x	Question for MDE regarding regulating unmapped VE6
8/18/2015	L	Solomons	0254 F	24011	VE	7.2	x	Eligibility extension
8/18/2015	T	Neeld Estates	0135 G	24011	VE	6	x	Inquiry on parcel restrictions
8/27/2015	T	No Thyme to Cook	0052 G	24011	VE	9	x	Building permits, site plans
9/10/2015	TW	No Thyme to Cook	0052G	24011	VE	9	x	
9/17/2015	W	No Thyme to Cook	0052G	24011	VE	9	x	Building permit/advantages to removed structure from the fp
11/02/2015	T	10973 Chesapeake	0219G	24011	AE	5	x	Building permit elevation and/or remodel
2/04/2016	T	Solomons	0052G	240011	AE	5	x	BP and general information
7/09/2016	T	Lusby	0254G	240011	VE	8	x	Insurance rate change
7/09/2016	T	Broomes Island	0195G	24011	AE	5	x	Proposed sale/improvement
10/10	T	181 Leason Cove	0258G	24011	AE	5	x	Electric to a pier
11/21	T	10973 Chesapeake	0219G	24011	AE	5	x	Elevate dwelling
12/1	T	Breezy Point Marina	0135G	24011	AE	4&5	x	Development questions for residential and Commercial
12/30/2016	T	1566 long Beach	0135G	24011	VE	6	x	Insurance questions
1/24/17	T	10964 Holly	0219G	24011	AE	4	x	Insurance questions
1/25/2017	W	9250 Broomes island	0195G	24011	AE	6	x	El cert review
02/14/2017	T	130 Cove , Lusby	0254G	24011	AE	5	x	El. cert
5/09/2017	T	9402 Greenwood	0083G	24011	AE	4	x	Insurance questions
5/31/2017	T	Aspen Woods	0090G	24011				Insurance questions

Codes: W= walk in T= telephone request L= letter or written request
H= hand out V= verbally N/A= not applicable

- Note:
- Need only to supply the data requested.
 - If the property is too close to the SFHA boundary, can give the inquirer a copy of the FIRM and advise that the flood zone cannot be determined. This should not occur since we have our data in GIS.
 - Not required to provide data that is not on the FIRM such as BFEs in unnumbered A Zones, but if there is additional info in other studies or maps that contain this information, share that information.
 - If the property is in the SFHA, must inform the property owner of mandatory flood insurance. A written statement is attached for this purpose is the property owner wants a written notification. This may be emailed, mailed or handed out.
 - If LiMWA is present on the site, advise inquirer that waves or velocity from coastal storms or hurricanes can cause significant damage to a structure that is not properly elevated on an open foundation and protected from erosion or scour.
 - If CBRS or "otherwise protected area", advise inquirer that flood insurance, federal disaster assistance and other federal financial assistance is not available for buildings constructed or substantially improved after the effective date of designation, as shown n FIRM.
 - If the property is located in a floodway, advise inquirer of the regulatory requirements of developing in a floodway.
- Resources for wetlands: Calvert County GeoBlade; www.fsw.gov/wetlands/Data?Mapper.html
Resources for critical habitat by USFWS: <http://criticalhabitat.fws.gov/crithab>

ATTACHMENT E
Annual Outreach to Repetitive Loss Areas

CC-213 Form
Community Rating System
Calvert County, MD Annual Recertification



Director: Mark Willis

CALVERT COUNTY DEPARTMENT OF PLANNING & ZONING

150 Main Street
Prince Frederick, Maryland 20678
410-535-2348 • 301-855-1243
Fax: 410-414-3092

Board of Commissioners
Mike Hart
Tom Hejl
Pat Nutter
Evan K. Slaughenhoupt Jr.
Steven R. Weems

WHAT IS A REPETITIVE LOSS AREA?



A repetitive loss area contains properties for which a property owner has made two or more claims of \$1,000+ to the National Flood Insurance Program within any rolling 10-year period since 1978. A repetitive loss area typically floods during periods of heavy rainfall, hurricanes, tropical storms, nor'easters, and high tides. Portions of Broomes Island, Cove Point, Long Beach, Owings, Plum Point and Solomons Island are repetitive loss areas in the county.

Calvert County Government has regulatory standards that protect new construction and substantial improvements (repair costs of 50 percent or more of the value of the structure). However, many repetitive loss structures were built prior to floodplain regulations or when regulations were less stringent and not effective enough to accommodate the combination of: (1) increased stormwater runoff from upstream development, producing higher velocity and increased volume of stormwater, (2) sea level rise, producing higher tides and increased flood levels and (3) land subsidence in parts of Maryland.

What can you do to prepare for flooding events?

- Shut off the electricity and gas to your house prior to an expected.
- Make a list of emergency numbers and identify a safe place to go.
- Make a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Develop a disaster response plan. See the Red Cross website at www.redcross.org for information about preparing your home and family for a disaster.
- Get a copy of *Repairing Your Flooded Home* from the Red Cross website at http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf. CBP will provide copies of the document to those without computer access. For a hard copy, contact CPB at 410-535-2346.

Historical flood events in areas of Calvert County

- Heavy rain storms in 2008, 2012, 2013, 2014, 2015 and 2016 have continued to cause flooding.
- Tropical Depression Ernesto in 2006
- Heavy rains followed by lighter rains from June 23 and 27 in 2006
- Tropical Storm Isabel in 2003; a slow-moving heavy thunderstorm on Sept. 2, 2000
- Hurricane Floyd in 1999; two nor'easters in January and February of 1998
- Hurricane Fran in 1996
- A severe thunderstorm coupled with high tides on Nov. 4, 1985
- Tropical Storm David in 1979
- A strong thunderstorm on Oct. 3, 1971
- Hurricane Connie in August of 1955
- Hurricane Hazel in October of 1954

What permanent flood protective measures can be done?

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
- Consider elevating your house above flood levels.
- Check your building for water entry points, such as basement windows, the basement stairwell, doors and dryer vents. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

More information can be found at FEMA's website at www.ready.gov/floods. Note that some protection measures may need a building permit and others may not be safe for your type of building. Be sure to consult with CBP before installing safety measures.

What financial assistance is available?

- If you are interested in elevating your building above the flood level or selling it to the county, contact the county to inquire about applying for a federal grant to cover 75 percent of the cost at 410-535-2348.
- Get a flood insurance policy, which will help pay for repairs after a flood and, in some cases, help pay the costs of elevating a substantially damaged building.

How is Flood Insurance Obtained?

- Homeowner's insurance policies do not cover damage from floods. However, because Calvert County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even properties that have been flooded. **Since Calvert County participates in FEMA's Community Rating System, you will receive a 10 percent reduction in your floodplain insurance premium when you renew your policy or obtain a new policy if located in a Special Flood Hazard Area (effective May 1, 2015).**
- If your property/area is not mapped as a Special Flood Hazard Area, you may qualify for a lower cost Preferred Risk Policy.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or a home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have content coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before the National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

If you have any questions, contact Calvert County's Department of Community Planning and Building at 410-535-2348.

This product was prepared by Calvert County Government using Federal funds under award number NA15NOS4190165 from the National Oceanic and Atmospheric Administration (NOAA), U.S. Department of Commerce. The statements, findings, conclusions and recommendations are those of the author(s) and do not necessarily reflect the views of NOAA or the U.S. Department of Commerce.



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ATTACHMENT F

**Annual Progress Report on the Calvert County Flood
Mitigation Plan**

**CC-213 Form
Community Rating System
Calvert County, MD Annual Recertification**



Director: Mark Willis

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Flood Mitigation Plan, Calvert County: Annual Progress Report September 12, 2017

Under the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) Program, an annual report providing implementation status for the Calvert County Flood Mitigation Plan must be presented to the Calvert County Board of County Commissioners (BOCC). The status report must also be distributed to the media and be made available to the public. The report is being provided to *The Calvert Recorder* and *The Voice of Southern Maryland*, two papers that cover Calvert County government; and a notice of availability is being posted on Calvert County's website.

Background

Calvert County's "Flood Mitigation Plan for Calvert County, Maryland" was prepared by the Hazard Mitigation Steering Committee, consisting of representatives from Calvert County government, the Towns of Chesapeake and North Beach, residents and consultants. The Hazard Mitigation Steering Committee held four steering committee meetings between November 2008 and June 2009, and two public forums in April and June of 2009. The Plan was prepared between June 2009 and June 2011. Public hearings were held on July 20, 2011, before the Calvert County Planning Commission and July 26, 2011, before the BOCC. The BOCC adopted the Plan on August 24, 2011 (Resolution 2011-28-11). The Department of Planning & Zoning (P&Z), in partnership with the Department of Public Safety, Emergency Management Division (DPS EMD), is updating the countywide hazard mitigation plan including the countywide flood mitigation plan, which will be an attachment to the countywide hazard mitigation plan, in 2017.

Contents of the Calvert County Flood Mitigation Plan

- Calvert County's Flood Mitigation Plan includes:
 - The county's flooding history
 - A description of flooding issues impacting the County
 - A flood vulnerability assessment
 - Preventive measures (i.e., regulatory requirements, educational outreach, building codes, watershed management plans, the National Floodplain Insurance Program [FIRM])
 - Property protection plans (i.e., relocation, elevation, flood insurance)
 - Emergency services plans (i.e., emergency recognition, warning, response, critical facilities protection, recovery)
 - Structural projects inventory (i.e., dams, bridges)
 - Natural resource protection (i.e., wetland protection and forestland conservation, soils and erosion control)
 - Public outreach efforts (i.e., interactive GIS floodplain map)

Calvert County Flood Mitigation Goals

The Plan includes seven (7) goals, supported by 22 actions and ten (10) sub-actions. The seven goals are:

- (1) Direct population concentrations away from known or predicted high flood hazard areas through appropriate regulations.
- (2) Ensure new construction and reconstruction are resistant to flood damage.
- (3) Existing natural resources and open-space within the floodplain and watershed should be protected.
- (4) Ensure continued coordination during emergencies.
- (5) Ensure critical facilities are less vulnerable to flooding.
- (6) Reduce potential disruption of the County's infrastructure during hazard events.
- (7) Protect existing natural resources and open-space within the floodplain and watersheds.

Calvert County Flood Mitigation Action Items & Status of Action Items

Action 1: Based on sea level rise and wave action, adopt a 2-foot minimum freeboard (currently 1 foot) above the base flood elevation for the County and municipalities.

In 2011, Calvert County amended its floodplain ordinance language, modeled after the FEMA's model ordinance, which includes a two-foot freeboard requirement. Amended 11-10-2011 by Ordinance No. 43-14; Zoning Ordinance reference § 8-2.03.J.3.a (Elevation Requirements).

Action 2: Review zoning density and restrict zoning to low density in the 100-year floodplain (conservation, agricultural or large lot residential use) outside of Town Centers.

This action will be considered as part of the county's current Comprehensive Plan and Zoning Ordinance update which are ongoing.

Action 3: Emphasize the criticality in rejoining the CRS Program. Hire a consultant to complete the CRS application and develop a template for future use.

In May 2015, FEMA approved Calvert County's participation in the CRS Program with a rating of eight (8), representing a 10 percent reduction in flood insurance premiums for property owners owning structures in the Special Flood Hazard Areas.

Action 4a: Riverine FIRMs have been completed and coastal FIRMs are underway. Incorporate coastal information once available and dFIRM (riverine) information into future flood mitigation planning efforts.

The FIRMs were officially approved and adopted on November 19, 2014. The new FIRM information has been integrated into Calvert County's small area flood mitigation planning effort. Under the National Oceanic and Atmospheric Administration's (NOAA) Coastal Communities Initiative Grant (administered by Maryland's Department of Natural Resources), P&Z has completed, is in the process of completing, and/or is planning on preparing several small area flood mitigation plans for some of the county's most flood-prone communities. The Cove Point Community Flood Mitigation Plan was adopted in 2014. Cove Point is the county's most flood-prone community. The Broomes Island Flood Mitigation Plan was adopted in 2016. Broomes Island is the County's second most flood-prone community. The Breezy Point/Neeld Estate Flood Mitigation Plan is currently proceeding through the approval and adoption process and will be presented to the Planning Commission on September 20, 2017 and go to joint public hearing and adoption in October or November. Breezy Point and Neeld Estate are the County's fifth most flood-prone areas. The county has drafted flood mitigation plans for both the Town of Chesapeake Beach and the Town of North Beach. The towns are the third and fourth most flood-prone communities in the county.

Action 4b: Continue to require that recorded subdivision plats show the 100-year floodplain.

This action is on-going.

Action 5: Consider elevation or acquisition of the identified repetitive loss properties in specific areas – all of Cove Point, and Means Drive and Bayside Drive in Chesapeake Beach.

The county actively pursues the FEMA / MEMA Hazard Mitigation Grant for the elevation or acquisition and demolition of existing properties within the floodplain / designated special hazard areas. The ongoing projects received their funding from the 2015/2016 application cycle. These are nearing completion. An application for the 2017 Hazard Mitigation Grant was completed in September of 2017 and contained a total of seven properties. Of these, three were acquisitions/demolitions and the remaining four were elevations.

Action 6: Consider having the threshold for cumulative substantial improvements from 50 percent to 40 percent so that more buildings meet the flood protection standards.

This action will be considered as part of the County's current Comprehensive Plan and Zoning Ordinance update which are ongoing.

Action 7: Identify uninsured property owners in known flood hazard areas and encourage them to purchase flood insurance.

P&Z conducts this action on a case-by-case basis and informs residents owning property in the floodplain that flood insurance is mandatory. This is accomplished through permit review, public outreach efforts involved with preparing the small area flood mitigation plans for Cove Point, Broomes Island, Breezy Point, Neeld Estate, and the Towns of Chesapeake and North Beach; and public outreach through the CRS Program including notifying property owners in repetitive loss areas, and through public outreach informing residents of flood hazards and sea level rise scenarios.

Action 8: Identify more state of the art capabilities to provide emergency services to the public.

Calvert County's DPS EMD has upgraded its mass notification system to send targeted messages to high risk groups. Additionally, NOAA has started to conduct river gauge projections, which allows DPS EMD to see predicted flood level estimates. This allows DPS EMD to notify residents who may be affected by flooding prior to the potential flood event.

Action 9: Prepare a power-backup plan for the County's critical facilities. Incorporate SMECO's Reliability Project to improve power service to the County.

DPS EMD has upgraded its emergency generator systems for the courthouse and all critical facilities. In addition, the Southern Maryland electric Cooperative (SMECO) Reliability Project, which upgraded a 230-kV power line feeding into Calvert County, was completed in November 2014. The SMECO Reliability Project isolates problems on the transmission system and re-routes power to minimize large-scale, time-consuming service disruptions. The upgrade provides more reliable power service to Calvert County including its critical and county facilities.

Action 10: Continue to develop routine procedures that require examination of the potential for flood damage to road, culvert, water line, or sewer line as well as regular maintenance.

This action is on-going.

Action 11: Conduct a flood audit to identify ways to protect critical facilities in or near the 100-year floodplain: Industrial Park Wastewater Treatment Plant on Skipjack Road; Chesapeake Beach Wastewater Treatment Plant; North Beach Water Treatment Plant; North Beach Volunteer Fire Company; Our Lady Star of the Sea School; and Hallowing Point Station and Solomon's Police Station. The flood audit should include a review of the flood hazard at site, low entry points, warning times, etc. as well as specific mitigation options to prevent future damage.

The Industrial Park Waste Water Treatment Plant (WWTP) has been closed and all sewage from the Industrial Park is pumped to the Prince Frederick WWTP. According to the Calvert County Flood Mitigation Plan, the

county does not have any critical facilities in the 100-year floodplain (p. 23). Rather, the above referenced facilities are within 100 meters of the 100-year floodplain.

The State of Maryland owns the Hallowing Point Station Building and they have begun a planning study to move the building back out of the floodplain.

The Chesapeake Beach Waste Water Treatment Plant (WWTP) is located outside of the floodplain; however, the WWTP is impacted by inflow and infiltration (I&I) and due, in part, to its proximity to the 100-year floodplain. The Town of Chesapeake has installed measures to address I&I. For example, “cups” were placed on some of the manholes subject to flooding; pumps and tanks were installed at 31st Street and C Street to pump rain and nuisance flood waters to the row boat marina; a shellfish protection tank was installed to store a day’s worth of flow for the plant and store rain; the revetment was raised at the end of Bayside Road (MD 261) and 28th Street; I&I has been addressed within the WWTP service area serving the Town of Chesapeake Beach and a Scadia System was installed to gauge if there is I&I coming from the portion of the WWTP service area serving Anne Arundel County; and a flood gate was installed in 1987/1988. However, the Critical Area Commission required that the flood gate remain open to allow the natural flow of water. The flood gate has been open ever since and is now suspected to be rusted open.

The North Beach Volunteer Fire Department is subject to nuisance flooding from rainwater flowing from adjacent uplands in the Town of Chesapeake Beach and Calvert County. P&Z met with the Town of Chesapeake Beach in May 2016 to identify flooding/nuisance flooding issues. P&Z is currently working on a flood mitigation plan to identify these issues and suggest remedial actions.

A flood audit still needs to be conducted for Our Lady Star of the Sea School and the Sheriff’s Office Substation in Solomons.

Action 12a: Elevate the entrance into the Cove Point neighborhood to allow easier access during emergency situations.

12a. If elevating the entrance to Cove Point (Lighthouse Boulevard) were done, managing the stormwater runoff would be a challenge. A drainage ditch adjacent to the roadway would not be an adequate stormwater management measure. The combination of sandy soils and a high water table will contribute to a drainage ditch’s eventual and inevitable failure. Several years ago the County installed a drainage ditch along the south side of Lighthouse Boulevard that was three feet wide and three feet deep, accompanied by an 18-inch pipe for water storage. The drain worked for two to three years, but due to the fact that Cove Point is a sand spit, located in the floodplain and next to a tidal marsh, the drain failed/filled. The drainage ditch adjacent to the Cove Point Marsh has also failed due to the same reasons. Culverts under the road are also not an option because they are likely to become clogged and become a maintenance issue or fail. Additionally, clogged culverts could worsen flooding. Therefore, elevating the road may alleviate flooding at the community’s entrance, but it will likely cause drainage and flooding issues in other areas of the neighborhood, potentially exacerbating existing flooding. See page 16 of the Cove Point Community Flood Mitigation Plan.

Action 12b: Investigate the possibility and feasibility of constructing a culvert with riser from the southwest corner of Cove Point freshwater marsh to the Chesapeake Bay along Park Drive to mitigate flooding of Cove Point from fresh water sources.

See answer to Action 12a.

Action 13: Continue to implement stormwater best management practices (BMPs) during construction or as part of a project’s design to permanently address nonpoint source pollutants. In addition to improving water quality, BMPs can have flood related benefits. By managing runoff, they can attenuate flows and reduce the peaks after a storm.

This action is on-going.

Action 14 a: Prepare a presentation to demonstrate future adverse impacts caused by development not accounted for, and the benefits of planning, improved mapping and regulatory standards.

This action needs to be completed.

Action 14b: Include information on hazards in the county's and municipalities' newsletters (Calvert Currents) as the well as county's website.

This action needs to be completed.

Action 14c: Conduct environmental and safety education programs to teach children about flooding, forces of nature, significance of protecting watersheds and floodplains and educate the floodplain property owners and elected officials.

This action needs to be completed.

Action 15: Continue to promote the use of NOAA radios as a source of immediate information by disseminating information at public meetings, community and senior centers, and citizen associations.

This action is on-going.

Action 16: Conduct training sessions on the use of dFIRMS to stakeholder groups including planners, engineers, realtors, and community leaders.

This action needs to be completed.

Action 17a: Make dFIRMS available for download on the County website.

This action needs to be completed.

Action 17b: Develop a map website that allows users to determine their FIRM zone and other property information. Also consider adding links to gauges to provide real-time water levels and national weather service flood crest predictions. Include additional data with aerial photographs and information on additional hazards, flooding outside mapped areas, and zoning and development regulations.

The county has developed a floodplain map for the public which provides the following information: (1) flood zone; (2) base flood elevation; and (3) Limit of Moderate Wave Action (LiMWA). The map may be found at http://calvertgis.co.cal.md.us/Html525/Index.html?configBase=http://calvertgis.co.cal.md.us/Geocortex/Essentials/GE43_Prod/REST/sites/Flood_Hazard_Map/viewers/HTML5/virtualdirectory/Resources/Config/Default.

Action 18: Include public awareness and outreach activities related to floodplain management as part of the Patuxent River Day activities.

This action needs to be completed.

Action 19a: For a property in North Beach, consider the following actions: a) install water equalizing vents to allow flooding without damage; and c) elevate all utilizes above the Base Flood Elevation.

This action needs to be completed.

Action 19b: For properties on Mears Drive in Chesapeake Beach, consider the following actions: a) install water equalizing vents to allow flooding without damage; and b) elevate all utilizes to upper floor level.

This action needs to be completed.

Action 19c: Consider acquisition and demolition of properties on Bayside Road in Chesapeake Beach. As a short-term option, install flood shields at all door openings and elevate all utilities above the Base Flood Elevation.

This action needs to be completed.

Action 20: Investigate the feasibility of constructing a flood wall in the Towns of Chesapeake Beach and North Beach that would protect the residential and commercial properties in the two towns.

This action is on-going.

Action 21a: Work with the Flood Hazard Mitigation Steering Committee and members of the public who are interested in flood-related issues to implement this plan and review its progress.

This action needs to be completed.

Action 21b: Meet every six months to review projects that have been completed, altered, or are no longer applicable

This action needs to be completed.

Action 21c: Update the Flood Mitigation Plan every five years and after a flood event.

This action is ongoing with the draft Countywide Flood Mitigation Plan and All-Hazard Mitigation Plan set to go to joint public hearing in October of 2017 for approval.

Action 21d: Integrate this Plan into the All-Hazard Mitigation Plan as an annex.

The Calvert County, Maryland 2010 Hazard Mitigation Plan Update was approved by the BOCC on July 26, 2012. The Plan includes the Flood Mitigation Plan as Appendix A. The update of the Countywide Flood Mitigation Plan and Hazard Mitigation Plan is ongoing with the draft Countywide Flood Mitigation Plan and All-Hazard Mitigation Plan set to go to joint public hearing in October of 2017 for approval.

22) Investigate flooding of Western Shores Blvd. with Western Shores Citizen Association.

This action needs to be completed.

Recommendations

Summary of Status of the Actions

Of the 32 action and sub-actions, 18 either have been on-going or completed, and 14 need to be considered or completed.

1. When P&Z applies for another round of FEMA Hazard Mitigation Grant monies, reach out to property owners on Mears Drive and Bayside Road in Chesapeake Beach (addresses action item 5).
2. When the Calvert County Comprehensive Plan and Zoning Ordinance are updated, review zoning density and restrict zoning to low density in the 100-year floodplain (conservation, agricultural or large lot residential use) outside of Town Centers, and consider designating a zoning district for the 100-year floodplain, similar to the county's current wetlands zoning district (addresses action item 2).
3. When the Calvert County Comprehensive Plan and Zoning Ordinance are updated, consider lowering the threshold for cumulative substantial improvements from 50 percent to 40 percent so that more buildings meet the flood protection standards (addresses action item 6).
4. Initiate and/or complete actions/sub-actions 11, 14a, 14b, 14c, 16, 17a, 18, 19a, 19b, 19c, 21a, 21b, and 22 when resources become available.